

United States Bankruptcy Court  
Eastern District of Pennsylvania

In re:  
Teresa A. DeLuca  
Debtor

Case No. 17-10600-elf  
Chapter 13

### CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 22

Date Rcvd: Sep 25, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 27, 2020.

db +Teresa A. DeLuca, 2443 E. Somerset Street, Philadelphia, PA 19134-4222  
13857354 +ANTHONY E SIMONE, 110 HOLLAND DRIVE, WILMINGTON DE 19803-3228  
13857368 +FERO CORP, 2040 KATER STREET, PHILADELPHIA PA 19146-1313  
13857370 +++FRANCES BRYCE, 2108 SOUTH STREET, PHILADELPHIA, PA 19146-2085  
13857382 +++MICHELLE STERN, 11880 BUSTLETON AVENUE APT A, PHILADELPHIA PA 19116-2500  
13871564 +Merchant Capital Source LLC, c/o Angela A. Veleen Esq., 3835 E. Thousand Oaks Blvd,  
Suite R-349, Westlake Village CA 91362-3637  
13898877 +MidFirst Bank, 999 N.W. Grand Blvd, Suite 100, Oklahoma City, OK 73118-6051  
13896997 +Samuel and Son Seafood, c/o Saldutti Law Group, 800 N. Kings Hwy, Ste 300,  
Cherry Hill, NJ 08034-1511  
13871727 US DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973  
13882188 +VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: megan.harper@phila.gov Sep 26 2020 04:18:22 City of Philadelphia,  
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
Philadelphia, PA 19102-1595

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 26 2020 04:18:17 U.S. Attorney Office,  
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
13857351 +E-mail/Text: broman@amhfcu.org Sep 26 2020 04:18:11 American Heritage FCU,  
2060 Red Lion Road, Philadelphia, PA 19115-1699  
13953427 +E-mail/Text: megan.harper@phila.gov Sep 26 2020 04:18:23  
CITY OF PHILADELPHIA LAW DEPARTMENT - TAX UNIT, BANKRUPTCY GROUP - MSB,  
1401 JOHN F. KENNEDY BLVD, 5TH FLOOR, PHILADELPHIA, PA 19102-1640  
13862938 EDI: DISCOVER.COM Sep 26 2020 07:53:00 Discover Bank, Discover Products Inc,  
PO Box 3025, New Albany, OH 43054-3025  
13861414 EDI: AIS.COM Sep 26 2020 08:03:00 First Data Global Leasing,  
by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838  
13857374 EDI: IRS.COM Sep 26 2020 07:53:00 I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346  
14453989 E-mail/PDF: resurgentbknotifications@resurgent.com Sep 26 2020 04:24:29 LVNV Funding LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC, 29603-0587  
13925356 EDI: PRA.COM Sep 26 2020 08:03:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk VA 23541  
13878919 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 26 2020 04:17:46  
Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,  
Harrisburg, PA 17128-0946  
13864891 +EDI: WFFC.COM Sep 26 2020 08:03:00 Wells Fargo Bank, N.A., PO Box 10438,  
Des Moines, IA 50306-0438  
13917772 EDI: WFFC.COM Sep 26 2020 08:03:00 Wells Fargo Bank, N.A., Wells Fargo Card Services,  
PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 12

smg\* \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+++' were transmitted to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(e).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 27, 2020

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin  
Form ID: 3180W

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 24, 2020 at the address(es) listed below:

HOLLY SMITH MILLER on behalf of Creditor American Heritage FCU hsmiller@gsbblaw.com,  
abrown@gsbblaw.com  
LEON P. HALLER on behalf of Creditor MIDFIRST BANK lhaller@pkh.com,  
dmaurer@pkh.com;mgutshall@pkh.com  
MATTEO SAMUEL WEINER on behalf of Creditor VW Credit Leasing, Ltd bkgroup@kmlawgroup.com  
MICHAEL A. CATALDO2 on behalf of Debtor Teresa A. DeLuca ecf@ccpclaw.com,  
igotnotices@ccpclaw.com  
MICHAEL A. CIBIK2 on behalf of Debtor Teresa A. DeLuca ecf@ccpclaw.com, igotnotices@ccpclaw.com  
REBECCA ANN SOLARZ on behalf of Creditor VW Credit Leasing, Ltd bkgroup@kmlawgroup.com  
ROBERT L. SALDUTTI on behalf of Creditor Samuel and Son Seafood rsaldutti@saldutticollect.com,  
lmarciano@saldutticollect.com;pworth@saldutticollect.com;kcollins@slgcollect.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,  
philaecf@gmail.com  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 10

Information to identify the case:					
Debtor 1	<b>Teresa A. DeLuca</b>			Social Security number or ITIN	<b>xxx-xx-8448</b>
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	_____
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>					
Case number: <b>17-10600-elf</b>					

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Teresa A. DeLuca

9/24/20

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**